

In re:  
Bernardo Mikesell  
Flordeliza Mikesell  
Debtors

Case No. 19-14891-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Oct 11, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Bernardo Mikesell, Flordeliza Mikesell, 1875 Lippincott Road, Huntingdon Valley, PA 19006-7924

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Oct 11 2024 23:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 12 2024 03:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 11 2024 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14390031	Email/PDF: bncnotices@becket-lee.com	Oct 11 2024 23:45:57	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14369422	+ Email/Text: bankruptcy@cavps.com	Oct 11 2024 23:44:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14402249	EDI: Q3G.COM	Oct 12 2024 03:39:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14374059	EDI: DISCOVER	Oct 12 2024 03:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14368025	EDI: IRS.COM	Oct 12 2024 03:39:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14380498	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 11 2024 23:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14373570	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2024 23:45:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14393153	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 11 2024 23:44:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14623610	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 11 2024 23:44:00	Nationstar Mortgage, LLC, d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
14400098	EDI: PRA.COM	Oct 12 2024 03:39:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14399932	EDI: SALLIEMAEBANK.COM	Oct 12 2024 03:39:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319

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14368038 Email/Text: bankruptcy@unifund.com

Oct 11 2024 23:44:00 Unifund CCR, 10625 Techwoods Circle,  
Cincinnati, OH 45242

14378893 EDI: USBANKARS.COM

Oct 12 2024 03:39:00 U.S. Bank National Association, Bankruptcy  
Department, PO Box 108, St. Louis, MO  
63166-0108

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14390033	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14390034	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14382435	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14382436	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Pingora Loan Servicing LLC amps@manleydeas.com
DANIEL P. JONES	on behalf of Creditor Pingora Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor Onslow Bay Financial LLC bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Pingora Loan Servicing LLC jblank@pincuslaw.com, mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Pingora Loan Servicing LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
MICHAEL SETH SCHWARTZ	on behalf of Debtor Bernardo Mikesell msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
MICHAEL SETH SCHWARTZ	on behalf of Joint Debtor Flordeliza Mikesell msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com
MICHELLE L. MCGOWAN	

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on behalf of Creditor Onslow Bay Financial LLC mimegowan@raslg.com

SARAH ELISABETH BARNGROVER

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper sarah.barngrover@beckshybrids.com

THOMAS SONG

on behalf of Creditor Pingora Loan Servicing LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1	<u>Bernardo Mikesell</u>	Social Security number or ITIN	xxx-xx-7326
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Flordeliza Mikesell</u>	Social Security number or ITIN	xxx-xx-4700
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	19-14891-amc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bernardo Mikesell

Flordeliza Mikesell

10/10/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**